



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin L-15

January 5, 2006

To: ALL INSURERS LICENSED IN THE STATE OF CONNECTICUT

Re: CLARIFICATION CONCERNING BULLETIN L-14, LICENSING REQUIREMENTS FOR ADJUSTERS WHO HANDLE SUBROGATION CLAIMS.

The intent of this Bulletin is to clarify the extent of Bulletin L-14, which was issued to provide guidance as to the licensing requirements applicable to individuals who provide subrogation recovery services to insurance companies either as employees of the company or as independent contractors hired by the company for such purpose.

Bulletin L-14 provides in pertinent part that "an entity or individual engaged in the negotiation and settlement of claims in the subrogation process is considered to be acting as a casualty adjuster and is required to be duly licensed as such. . . ." This statement could be construed to indicate that anyone who is part of the subrogation process must become licensed as an adjuster. As a result of discussions that took place on this issue between Insurance Department personnel and a number of representatives of the insurance industry, the Insurance Department recognizes that, in certain cases, individuals who participate in the subrogation process may not perform activities that would cause them to be acting as adjusters and, consequently, to be subject to the licensing requirement as such. This Bulletin clarifies, therefore, that individuals whose sole role in the subrogation process is limited to making demands, recovering, collecting and/or receiving from a responsible third party moneys owed by such third party to an insurer are not required to become licensed as casualty adjusters.

A handwritten signature in cursive script, reading "Susan F. Cogswell", is positioned above the printed name.

Susan F. Cogswell
Insurance Commissioner